

HOUSE FEDERAL AND STATE AFFAIRS COMMITTEE

BILL NUMBER: HB 2504

Support _____ Oppose X Neutral _____

Testimony Will Be: In Person Oral X Webex Oral _____ Written Only _____

For Meeting on 05 / February / 2026
(Date)

Testimony By: Pancho Metz
(Name of person testifying)

On Behalf Of: Individual - Private Citizen
(Association, Corporation, Individual)

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Pancho Metz
Individual – Private Citizen
Opponent Testimony for HB 2504
House Federal and State Affairs Committee

05 February 2026

Chair Kessler and members of the Committee,

My name is Pancho Metz. I am a private citizen of Lawrence, Kansas, and an opponent of HB 2504. As a 20-year-old Kansan, University of Kansas student, and current renter, I have experienced a rental market that is short in supply and growing far more expensive than inflation or wage adjustments. I have concerns that several provisions in this bill make the already challenging process of searching for, applying to, and securing rental housing far worse.

“Lawful source of income”

Provision one states that:

“No city or county shall adopt, maintain, or enforce any ordinance or resolution that prohibits a landlord from refusing to lease ... to a prospective tenant because the prospective tenant’s lawful source of income to pay rent includes funding from a federal or other housing assistance program.”

I first take objection to the idea that a tenant’s “lawful source of income” should be a disqualifying factor in any sense. Conventional wisdom states that housing should be no more than 30% of someone’s monthly income, yet this bill chooses to focus on the type of income rather than the total amount. If a landlord is evaluating whether a prospective tenant can afford to rent a unit, all income sources should be considered. This bill instead grants the ability to filter applicants based on where their income comes from, rather than whether they can reliably pay rent.

On the subject of income type, would a Kansas Learning Quest 529 education savings plan be considered a “lawful source of income”? State law permits using a portion of these funds to pay for housing and food costs, on or off campus. State Treasurer Steven Johnson has done several interviews in the last month, stating his intention to push more Kansans to invest in a 529 plan. Many Kansans may think twice after reading one state law that allows them to use these funds for housing while in college, and another law that allows a landlord to reject their application because of it.

“Income-qualifying methods, including credit scores and credit reports”

The second provision states that:

“No city or county shall adopt, maintain, or enforce any ordinance or resolution that restricts a landlord’s ability to use or consider income-qualifying methods, credit scores, credit reports, eviction or criminal or property damage history according to such landlord’s own customarily applied criteria, or prohibits a landlord from requesting such information for the purpose of determining whether to rent or lease a property to a prospective tenant.”

While I have no issue with background checks or evaluating rental history, I do have concerns about the use of credit scores and credit reports as “income-qualifying” tools.

As a young person, my credit history is very new, less than two years old. My application for a credit card took several months of calling and negotiating with lenders, as most banks do not wish to be the first lender in an individual’s credit history, especially for a young college student.

A young person could become an authorized user on a parent’s or family member’s credit card. However, this assumes other members of the family have credit cards, are responsible users, and can manage the logistics of adding another user.

Even then, becoming an authorized user does not solve the issue of having a short credit history, which accounts for 15% of a credit score, according to Experian. A prospective tenant may have a lower credit score despite paying their full balance each month and keeping utilization below 30%, something that is no fault of their own. Under this bill, they could still be penalized for it.

My second issue with this provision is the use of credit reports. A typical credit report spans up to seven years. For reference, seven years ago, I was a 13-year-old kid in middle school. I sincerely hope no one is deciding my future housing options based on mistakes from that far in the past. We all make mistakes, and we grow by improving beyond them. I believe we should apply that same standard when evaluating tenants.

It is entirely possible, especially when a typical Kansan cannot afford a \$500 emergency expense, for someone to have faced financial difficulty. This bill would allow one small mark from nearly a decade ago to cause a major housing disruption. This includes other line items, such as student loans or medical debt, that are unrelated to housing but still considered contributing factors.

This bill sweepingly overrides local control and will cause major constituent disruption.

I have knocked on countless doors for candidates, issues, or simply to ask neighbors about community concerns. The number of Lawrence residents who did not know their state representative or senator, or even that Kansas has a state legislature, was staggering.

This bill would require countless Kansans to advocate through the state legislature, a body serving the entire state, on issues affecting their specific communities. Many districts include carved-out portions of municipalities or wide swaths of counties. It would be far easier and more effective to work with community leaders who live there and see these impacts daily.

For these reasons, Mr. Chairman, and members of the House Federal and State Affairs Committee, I urge you to **vote no on HB 2504**. Thank you for your time, and I hope you consider my testimony.